

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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CMG Mortgage, Inc.

In Re:
Randell A. Soto Jr.
Debtor
Jessica Soto
Co-Debtor



Order Filed on November 21, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 23-19707 VFP

Hearing Date: 11/7/2024

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: November 21, 2024



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtors: Randell A. Soto Jr. & Jessica Soto

Case No: 23-19707 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, CMG Mortgage, Inc., Denise Carlon appearing, upon a certification of default as to real property located at 1231 Beech Place, East Stroudsburg, PA, 18301, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell L. Low, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 8, 2024, Debtors are due for the October 2024 through November 2024 payment a total post-petition default of \$5,516.97 (2 @ \$2,866.69 less suspense \$216.41); and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor shall make an immediate payment for balance of the arrears totaling \$5,516.97; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2024 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.